

In re **William J. Gowans,  
Patricia L. Gowans**Case No. **15-12837**

Debtors

**SCHEDULE A - REAL PROPERTY - AMENDED**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property                                   | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|--|---|------------------------------------|--|-------------------------|
| Single Family Residence<br>3487 St. Nazaire Ave<br>Las Vegas, NV 89141 |   | C                                  | 180,000.00   | 214,359.49              |

Sub-Total > **180,000.00** (Total of this page)Total > **180,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6D (Official Form 6D) (12/07)

In re **William J. Gowans,  
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Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | C<br>O<br>D<br>E<br>B<br>T<br>O<br>R | H<br>U<br>S<br>B<br>A<br>N<br>D  | W<br>I<br>F<br>E | J<br>O<br>I<br>N<br>T | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|--|--------------------------------------|--|------------------|-----------------------|--|--|--------------------------------------|--|---------------------------------|
|  |                                      | Husband, Wife, Joint, or Community   |                  |                       |  |  |                                      |  |                                 |
| Account No.  |                                      | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND VALUE<br>OF PROPERTY<br>SUBJECT TO LIEN       |                  |                       |  |  |                                      |  |                                 |
| FMMR Investment, Inc dba Rapid<br>Cash<br>3527 N. Ridge Rd.<br>Wichita, KS 67205                                 | C                                    | 2004 Chevrolet Tahoe Approx. 163k<br>miles   |                  |                       |  |  |                                      | 7,004.69   | 1,659.69                        |
|  |                                      | Value \$ 5,345.00  |                  |                       |  |  |                                      |  |                                 |
| FMMR Investments Inc. DBA Rapid<br>Cash<br>3527 N. Ridge Rd.<br>Wichita, KS 67205                                | C                                    | 2004 Nissan 350Z Approx. 126k miles  |                  |                       |  |  |                                      | 10,000.00  | 3,744.00                        |
|  |                                      | Value \$ 6,256.00  |                  |                       |  |  |                                      |  |                                 |
| Shellpoint Mortgage Servicing<br>PO Box 10826<br>Greenville, SC 29603-0826                                       | W                                    | Opened 4/01/05 Last Active 2/27/15<br><br>Single Family Residence<br>3487 St. Nazaire Ave<br>Las Vegas, NV 89141 |                  |                       |  |  |                                      | 174,236.00   | 0.00                            |
|  |                                      | Value \$ 180,000.00  |                  |                       |  |  |                                      |  |                                 |
| United Guaranty<br>230 N. Elm St.<br>Greensboro, NC 27420  | C                                    | Single Family Residence<br>3487 St. Nazaire Ave<br>Las Vegas, NV 89141   |                  |                       |  |  |                                      | 40,123.49  | 34,359.49                       |
|  |                                      | Value \$ 180,000.00  |                  |                       |  |  |                                      |  |                                 |
| Subtotal<br>(Total of this page)   |                                      |  |                  |                       |  |  |                                      | 231,364.18   | 39,763.18                       |
| Total<br>(Report on Summary of Schedules)  |                                      |  |                  |                       |  |  |                                      | 231,364.18   | 39,763.18                       |

0 continuation sheets attached